

Information to identify the case:

Debtor 1	Patricia A Morgan	Social Security number or ITIN	xxx-xx-2477
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17188-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A Morgan
aka Trish Morgan

4/23/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia A Morgan
Debtor

Case No. 19-17188-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 23, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2024:

Recip ID	Recipient Name and Address
db	+ Patricia A Morgan, 5 Rogers Dr, Bridgeton, NJ 08302-4425
cr	+ Carmax Auto Finance, c/o Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
518171654	+ Appearance Dermatology, LLC, 2466 E. Chestnut Ave. Suite 1, Vineland, NJ 08361-8486
518171660	+ MECU of Baltimore, Inc./ Collections Dept, 1 South Street, Baltimore, MD 21202-3481
518171662	+ PNC, POB 6534, Carol Stream, IL 60197-6534
518174064	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 23 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518171655	EDI: WFNNB.COM	Apr 24 2024 00:25:00	Ashley Stewart, PO Box 659705, San Antonio, TX 78265
518197900	Email/Text: CAF_Bankruptcy_Department@carmax.com	Apr 23 2024 20:37:00	CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS COURT, STE 210, KENNESAW, GA 30144
518239177	Email/Text: CAF_Bankruptcy_Department@carmax.com	Apr 23 2024 20:37:00	CarMax, ATTN: Bkcy Dept, 225 Chastain Meadows Ct #210, Kennesaw, GA 30144
518171656	+ EDI: DISCOVER	Apr 24 2024 00:25:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
518183464	EDI: DISCOVER	Apr 24 2024 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518171657	+ Email/Text: data_processing@fin-rec.com	Apr 23 2024 20:37:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
518171658	EDI: WFNNB.COM	Apr 24 2024 00:25:00	HSN, PO Box 659707, San Antonio, TX 78265
518171659	+ EDI: IRS.COM	Apr 24 2024 00:25:00	IRS, P O Box 7346, Philadelphia, Pennsylvania 19101-7346
518188162	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2024 20:59:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518171661	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Credit Management, 2365 northside Drive Suite 300, San Diego, CA 92108-2710
518252331	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518306970	Email/Text: Bankruptcy.Notices@pnc.com	Apr 23 2024 20:36:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

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User: admin

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518171663	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541
518306971	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Ashley Stewart, POB 41067, Norfolk VA 23541
518307373	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518306964	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Boscov's, POB 41067, Norfolk VA 23541
518306999	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518306943	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
518294104	EDI: Q3G.COM	Apr 24 2024 00:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518171664	+ Email/Text: bankruptcy@rubinrothman.com	Apr 23 2024 20:36:00	Rubin & Rothman, LLC, 1787 Veterans Highway Suite 32, Islandia, NY 11749-1500
518171665	+ EDI: SYNC	Apr 24 2024 00:25:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
518171666	+ EDI: USDARHS.COM	Apr 24 2024 00:25:00	USDA, PO Box 66889, St Louis, MO 63166-6889
518211141	+ EDI: USDARHS.COM	Apr 24 2024 00:25:00	USDA Rural Housing Service, Customer Service Center, PO Box 66879, St. Louis, MO 63166-6879
518171667	+ EDI: WFFC	Apr 24 2024 00:25:00	Wells Fargo Bank, 7000 Vista Drive, West Des Moines, IA 50266-9310
518280968	EDI: WFFC2	Apr 24 2024 00:25:00	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 27			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2024 at the address(es) listed below:

Name	Email Address
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Andrew B Finberg	
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District/off: 0312-1

User: admin

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on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

Andrew B Finberg

ecfmail@standingtrustee.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Carmax Auto Finance c/o Morton & Craig, LLC ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

Kevin Gordon McDonald

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Terry Tucker

on behalf of Debtor Patricia A Morgan terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8